

## VAN NUYS FINANCIAL

5632 Van Nuys Blvd, Suite 300  
Van Nuys, California 91401  
Phone: (818) 788-8862 Fax: (818) 788-3768

November 06, 2006

TUNG NGUYEN  
3183 SUMMERCREEK DR  
SAN JOSE, CA 95136

Re:

Our Reference #	:	03-NOV-06-UNI-015
Amount Due	:	\$22,685.00
Original Creditor	:	Citibank
Original Creditor's Account #	:	5418870520087025

Dear TUNG NGUYEN

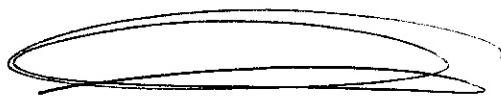
Please be advised that Van Nuys Financial has purchased the above referenced account and is now the legal owner thereof. Demand is hereby made for payment for the outstanding balance owing on this account as shown above. Please remit payment to our office within 10 days from the date of this letter. Mail your cashier's check to: Van Nuys Financial, 5632 Van Nuys Blvd, Suite 300, Van Nuys, California 91401. If you do not dispute the total due, but are unable to pay, call for payment arrangements. You may reach us at (800) 419-9951 or (818) 788-8862.

If you notify this office in writing within thirty days of the date of this letter that you dispute the debt, or any portion, we will send you written verification of the debt. If you do not notify us within thirty days of receipt that you dispute this debt, or any portion, we will assume that the debt is valid. Upon your written request within thirty days we will provide you with the name and address of the original creditor, if different from the current creditor.

If you do not respond to this letter, our firm may file a lawsuit against you. If we do file a lawsuit against you, a judgment may be entered against you obligating you to pay the principal, interest, costs and attorneys fees. Govern yourself accordingly.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,



Roy Gadri